STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 24th day of July, 2007 and acknowledged on the 24th day of July, 2007, David Flagg and Sumi Flagg, Husband and Wife, executed and delivered a certain Deed of Trust unto Same McClatchy, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2764 at Page 111; and

WHEREAS, on the 1st day of September, 2010, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing LP, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3210 at Page 14; and

WHEREAS, the deed of trust appearing in Book 1786 at Page 234 of the DeSoto County Chancery Clerk's land records was subordinated to that deed of trust appearing in the aforesaid land records in Book 2764 at Page 111 by subordination agreement appearing in the same land records in DK T Book 3370 at Page 229; and

WHEREAS, on the 7th day of February, 2012, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3401 at Page 124; and

IT IS FURTHER ORDERED, ADJUDGED AND DECREED by Order recorded in Desoto County Chancery Clerk's land records in DK W Book 671 at Page 69 and also recorded in DK T Book 3376 at Page 263 that the legal description of that deed of trust executed by David and Sumi Flagg appearing in the DeSoto County Chancery Clerk's land records in Book 2764 Page 111 and assignment thereof appearing in the aforesaid land records in book 3210 Page 14 shall be reformed to read: Lot 3, Virginia's Pointe Subdivision, located in Section 10, Township 2 South, Range 6 West, as recorded in Plat Book 28, Page 48, of the Chancery Clerk's Office of Desoto County, Mississippi; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 19th day of June, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 3, Virginia's Pointe Subdivision, located in Section 10, Township 2 South, Range 6 West, as recorded in Plat Book 28, Page 48, of the Chancery Clerk's Office of Desoto County, Mississippi.

(0-19-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 15th day of May, 2012.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

ksw/F12-0121

PUBLISH: 5.29.12/6.5.12/6.12.12

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 22nd day of August, 2002 and acknowledged on the 22nd day of August, 2002, Laura J. Engan, an unmarried person, executed and delivered a certain Deed of Trust unto William H. Glover, Jr., Trustee for Wells Fargo Home Mortgage, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1552 at Page 241; and

WHEREAS, on the 2nd day of May, 2012, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3437 at Page 1; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 19th day of June, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 4, Section C, Poplar Forest Subdivision, in Section 25, Township 1 South, Range 9 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 53, Page 28, in the office of the Chancery Clerk of Desoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 23rd day of May, 2012.

Sean A. Southern Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

FM/F11-0372

PUBLISH: 5-29-12 / 6-5-12 / 6-12-12

6-19-18

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 15th day of December, 2006, and acknowledged on the 15th day of December, 2006, Eric M. Randall, a Married Man, and Stephanie N. Randall, executed and delivered a certain Deed of Trust unto Recon Trust Company, N. A., Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for Countrywide Home Loans, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2627 at Page 636; and

WHEREAS, on the 27th day of September, 2011, Mortgage Electronic Registration Systems, Inc, assigned said Deed of Trust unto Bank of America, N. A., Successor by merger to BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing, LP, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3354 at Page 627; and

WHEREAS, on the 8th day of May, 2012, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3438 at Page 166; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 19th day of June, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 53, Section C, 1st Revision, Magnolia Estates Subdivision, situated in Section 35, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 36, Page 21, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 23rd day of May, 2012.

Early Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

ksw/F12-1000

PUBLISH: 5.29.12/6.5.12/6.12.12

6-19-18

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 24th day of May, 2007 and acknowledged on the 24th day of May, 2007, Amber M West aka Amber West, a single person, executed and delivered a certain Deed of Trust unto Arnold M. Weiss, Esq., Trustee for Wells Fargo Bank, N.A., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2723 at Page 729; and

WHEREAS, on the 15th day of December, 2011, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3389 at Page 727; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 19th day of June, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 3, Section A, Pecan Ridge Subdivision, situated in Section 26, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 77, Pages 11-12, in the office of the Chancery Clerk of DeSoto County, Mississippi.

(0-19-18

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 27th day of April, 2012.

Sean A. Southern Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

FM/F11-0065

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 19th day of September, 2008 and acknowledged on the 19th day of September, 2008, Sean L. Medling aka Sean Medling and Wendy A. Medling, a married couple, executed and delivered a certain Deed of Trust unto Charles M. Quick, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2948 at Page 787; and

WHEREAS, on the 17th day of February, 2011, Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, An Arkansas Corporation, assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3,275 at Page 349; and

WHEREAS, on the 22nd day of February, 2012, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3404 at Page 687; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 19th day of June, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 56, Section A, Fox Creek Subdivision, located in Section 30, Township 1 South, Range 5 West, Desoto County, Mississippi, as shown on plat of record in Plat Book 56, Pages 28 and 29, in the Chancery Clerk's office of Desoto County, Mississippi, to which reference is hereby made for a more particular description of said property.

6-19-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 10th day of May, 2012.

Sean A. Southern Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

FM/F11-0306

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 16th day of March, 2004 and acknowledged on the 16th day of March, 2004, Keishaun Wright, single person and Jennifer Carter, single person, executed and delivered a certain Deed of Trust unto Laura H Franck, SYP & Dennis J. Odonoghue, EVP, Trustee for The New York Mortgage Company, LLC, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1951 at Page 704; and

WHEREAS, on the 16th day of March, 2004, The New York Mortgage Company, LLC, assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2004 at Page 689; and

WHEREAS, on the 12th day of October, 2011, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3356 at Page 368; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 19th day of June, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

The land lying and being situated in DeSoto County, Mississippi, more particularly described as follows, to wit:

Lot 226 Section D, Parcel 6, Central Park, PUD situated in Section 29, Township 1 South, Range 7 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 77, Page 18, in the Office of the Cancery Clerk of DeSoto County, Mississippi

Subject to Rights of Way and Easements for public roads and subdivision and zoning regulations in effect in DeSoto County, Mississippi and further subject to all applicable building restrictions and restrictive covenants of records; further subject to restrictive covenants of record in Book 411, Page 141, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property conveyed to Keishaun Wright and Jennifer Carter, joint tenants by the entirety by Deed from Reeves-Williams, LLC, recorded 08/06/2002 in Deed Book 425 Page 593, in the office of the Chancery Clerk of DeSoto County, Mississippi.

6-19-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 13th day of April, 2012.

Sean A. Southern Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

FM/F11-1780

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 23rd day of April, 2009 and acknowledged on the 23rd day of April, 2009, Shirley A Carter, Individual, executed and delivered a certain Deed of Trust unto Verdugo Trustee Service Corporation, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for CitiMortgage, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 3023 at Page 762; and

WHEREAS, on the 31st day of October, 2011, Mortgage Electronic Registration Systems, Inc. a Delaware corporation as nominee for CitiMortgage, Inc. Under the Laws of New York, assigned said Deed of Trust unto CitiMortgage, Inc., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3366 at Page 78; and

WHEREAS, on the 4th day of May, 2012, the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3438 at Page 161; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 19th day of June, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

All the real estate land lying and being situated in DeSoto County, Mississippi, more particularly described as follows: Lot 81, Section B, Hernando Estates Subdivision, in Section 7, Township 3 South, Range 7 West, as described by the plat recorded in Plat Book 6, Page 9 in the office of the Chancery Clerk of said County and state.

(0-19-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 21st day of May, 2012.

Michael Jedynak Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

FM/F11-2119

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 13th day of May, 2005, and acknowledged on the 13th day of May, 2005, Francisco M. Martinez and Silvia A. Martinez, Husband and Wife, executed and delivered a certain Deed of Trust unto Scott R. Valby, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Network Funding, L.P., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2218 at Page 384; and

WHEREAS, on the 13th day of March, 2012, Mortgage Electronic Registration Systems, Inc. as nominee for Network Funding, L.P., assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3413 at Page 106; and

WHEREAS, on the 2nd day of May, 2012, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3436 at Page 797; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 19th day of June, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 204, Section E Fairhaven Estates, Section 2 and 3 Township 2 South Range 6 West, as shown on Plat Book 74 Page 17-18, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

Being the same property conveyed to the borrower herein by Warranty Deed being recorded simultaneously herewith.

11-19-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 18th day of May, 2012.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201

ksw/F12-0822

(318) 330-9020

PUBLISH: 5.29.12/6.5.12/6.12.12

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 11th day of December, 2009 and acknowledged on the 11th day of December, 2009, Pat White, a single person, executed and delivered a certain Deed of Trust unto Charles M Quick, Trustee for Mortgage Electronic Registration Systems, Inc, as nominee for Iberiabank Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3115 at Page 3; and

WHEREAS, on the 13th day of January, 2012, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto Bank of Amerinca N. A., Successor by Merger to BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing, LP, by instrument recorded in the office of the aforesaid Chancery Clerk in DT Book 3397 at Page 194; and

WHEREAS, on the 8th day of May, 2012, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3438 at Page 164; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 19th day of June, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 124, Section A, Lake Forest Subdivision, situated in Section 36, T1S, R9W, DeSoto County, MS, as per plat of record in Plat Book 12, Page 1, in the Chancery Clerk's Office of DeSoto County, MS.

(0-19-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 21st day of May, 2012.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

FM/F12-0977

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 26th day of October, 2009 and acknowledged on the 26th day of October, 2009, Renee M. Nowatka, a single woman, executed and delivered a certain Deed of Trust unto Robert W. Kraft, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Access National Mortgage Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3104 at Page 126; and

WHEREAS, on the 27th day of September, 2011, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3354 at Page 170; and

WHEREAS, on the 4th day of May, 2012, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3438 at Page 168; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 19th day of June, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 213, Section "C", Edgewater Subdivision, located in section 20, T3S, R7W, DeSoto County, Mississippi, as recorded in Plat Book 74, Pages 39-40 in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same premises conveyed in a deed from Guy F. Nowatka, a single man, to Renee M. Nowatka, a single woman in a deed dated August 9, 2004 and recorded August 16, 2004 in Book 0479 Page 646, DeSoto County, Mississippi records.

6-19-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 21st day of May, 2012.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

FM/F12-0959

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 21st day of February, 2001 and acknowledged on the 21st day of February, 2001, Cory T. Lee aka Corey T. Lee and Jean M. Lee, Husband and Wife, executed and delivered a certain Deed of Trust unto Arnold M. Weiss, Trustee for Countrywide Home Loans, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1293 at Page 176; and

WHEREAS, on the 17th day of October, 2011, Countrywide Home Loans, Inc., assigned said Deed of Trust unto Bank of America, N.A., Successor by Merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing LP, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3356 at Page 378; and

WHEREAS, on the 4th day of January, 2012, the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3388 at Page 403; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 19th day of June, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 2, Patterson 2 Lot MINOR S/D in Section 28, Township 1 South, range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 55, Page 15, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

10-19-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 22nd day of May, 2012.

Michael Jedyhak Substitute Trastee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

FM/F11-1700

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 25th day of August, 1998 and acknowledged on the 25th day of August, 1998, Harry R. Francis aka Harry E. Francis aka Harry Francis and F. E. Francis aka F. Elaine Francis, husband and wife, executed and delivered a certain Deed of Trust unto William H. Glover, Jr., Trustee for Norwest Mortgage, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1030 at Page 0101; and

WHEREAS, on the 26th day of April, 2012, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3433 at Page 635; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 19th day of June, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 157, Section E, Crumpler Place Subdivision situated in Section 32, Township 1 South, Range 6 West, City of Olive Branch, DeSoto County, Mississippi per plat recorded in Plat Book 56, Page 46, Chancery Clerk's Office, DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 21st day of May, 2012.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

FM/F12-0561

PUBLISH: 5-29-12 / 6-5-12 / 6-12-12

6-19-12

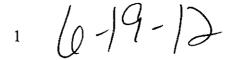
WHEREAS, on the 21st day of July 2004, a Deed of Trust was executed by **Ben Smith** and Gail Smith, to Thomas F. Baker, IV as Trustee for First Tennessee Bank National Association, which Deed of Trust is recorded in the Office of the Chancery Clerk of DeSoto County, in Hernando, Mississippi, in Book 2,035, Page 128, and re-recorded in Book 2,050, Page 581 on August 17, 2004; and

WHEREAS, said Deed of Trust was modified by instruments recorded in Real Estate Trust Deed Book 2,603 at Page 136 and Real Estate Trust Deed Book 2,889 at Page 639 both in the Office of the Chancery Clerk of DeSoto County, Mississippi.

WHEREAS, under the terms of said Deed of Trust First Tennessee Bank National Association is authorized to appoint a trustee in the place and stead of the original trustee named in said Deed of Trust or in place of any succeeding trustee.

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted D. B. Bridgforth as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3,441 at Page 300 thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, D. B. Bridgforth, Substituted Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11:00 o'clock a.m. and 4:00 o'clock p.m.), at the east front door of the County Courthouse of DeSoto County, Mississippi, on



Tuesday, June 19, 2012, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

A 23.72, more or less, acre tract of land being located in the Southwest Quarter of Section 18, Township 1 South, Range 8 West, DeSoto County, Mississippi, and being more particularly described as follows:

Commencing at the Southwest corner of the Southwest Quarter of Section 18, Township 1 South, Range 8 West; thence East 1,034.66 feet; thence North 29.19 feet; said point being the true point of beginning of the herein described tract; thence North 01° 38′ 09″ East, 1,082.61 feet; thence South 88° 47′ 02″ East, 1297.20 feet; thence South 01° 38′ 09″ West, 666.44 feet; thence North 88″ 30′ 00″ West 900.32 feet; thence South 01′ 38′ 09″ West 422.22 feet; thence North 88° 33′ 19″ West, 396.85 feet; to the point of beginning and containing 23.72, more or less, acres of land being subject to all codes, covenants, restrictions, revisions, regulations, easements, and rights of way of record.

LESS AND EXCEPT: A 40 foot right of way conveyed to DeSoto County, Mississippi, in Deed Book 100 at Page 607, for road purposes in the South Half of Section 18, Township 1, Range 8, described as BEGINNING at the Southwest corner of said Section 18, thence East on the Section line 5,280 feet, more or less, to the Southeast corner of Section 18; thence North to a point 40 feet from the center line of proposed road; thence West parallel with and 40 feet from the center line of the road 5,280 feet, more or less, to the West line of said Section; thence South to the point of beginning. LESS the right of way for Highway 301.

AND FURTHER

LESS AND EXCEPT: .21 acre parcel released from the lien of said Deed of Trust by Partial Release recorded in Deed of Trust Book 2,084 at Page 556 in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substituted Trustee.

WITNESS my signature, on this 25th day of May, 2012.

D. B. Bridgforth

Substitute Trustee

PREPARED BY:

D. B. Bridgforth, MSB #4547 5293 Getwell Road

Southaven, MS 38672

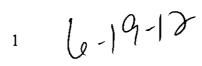
PUBLISH: May 29, June 5 and June 12, 2012.

WHEREAS, on the 4th of May, 2005, a Deed of Trust was executed by **Ben W. Smith** and Gail M. Smith, to Thomas F. Baker, IV as Trustee for First Tennessee Bank National Association, which Deed of Trust is recorded in the Office of the Chancery Clerk of DeSoto County, in Hernando, Mississippi, in Book 2,225, Page 28, and modified by instruments appearing of record in Book 2,465, Page 235, Book 2,889, Page 644 and Book 2,998 Page 339; and

WHEREAS, under the terms of said Deed of Trust First Tennessee Bank National Association is authorized to appoint a trustee in the place and stead of the original trustee named in said Deed of Trust or in place of any succeeding trustee.

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted D. B. Bridgforth as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3,441, Page 301 thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, D. B. Bridgforth, Substituted Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11:00 o'clock a.m. and 4:00 o'clock p.m.), at the east front door of the County Courthouse of DeSoto County, Mississippi, on Tuesday, June 19, 2012, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:



Lot 2B, Division of Lot 2 Rayburn 2-Lot Subdivision, situated in Section 31, Township 1 South, Range 7 West, City of Southaven, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 56, Page 42, in the office of the Chancery Clerk of DeSoto County, Mississippi

ALSO; A 30' non-exclusive Ingress and Egress Easement across existing roadway located on Lot 2A, Division of Lot 2, Rayburn 2-Lot Subdivision, as recorded in Plat Book 56, Page 42, in the office of the Chancery Clerk of DeSoto County, Mississippi; together with the right of Grantees to alter the curb as necessary to extend said drive to the south. Grantor shall be responsible for maintenance of said roadway located on Lot 2A.

NOTE: Lot 2B was subsequently re-subdivided by plat recorded in Plat Book 104, Page 25 in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substituted Trustee.

WITNESS my signature, on this 25th day of May, 2012.

D. B. Bridgforth, Substitute Trustee

PREPARED BY: D. B. Bridgforth, MSB #4547 5293 Getwell Road Southaven, MS 38672

PUBLISH: May 29, June 5 and June 12, 2012.

WHEREAS, on the 15th day of November 2005, a Deed of Trust was executed by **Ben**W. Smith and Gail Smith, to Thomas F. Baker, IV as Trustee for First Tennessee Bank

National Association, which Deed of Trust is recorded in the Office of the Chancery Clerk of

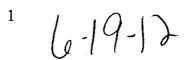
DeSoto County, in Hernando, Mississippi, in Book 2,359, Page 392, and

WHEREAS, on the 15th day of November 2007, Ben W. Smith and Gail Smith executed a Modification of Deed of Trust, which is recorded in the Office of the Chancery Clerk of DeSoto County, in Hernando, Mississippi, in Book 2,889, Page 642, and

WHEREAS, under the terms of said Deed of Trust First Tennessee Bank National Association is authorized to appoint a trustee in the place and stead of the original trustee named in said Deed of Trust or in place of any succeeding trustee.

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted D. B. Bridgforth as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3,441 at Page 302 thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, D. B. Bridgforth, Substituted Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11:00 o'clock a.m. and 4:00 o'clock p.m.), at the east front door of the County Courthouse of DeSoto County, Mississippi, on Tuesday, June 19, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:



Lot 2, Phase I, Forest Landing PUD, in Section 20, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 79, Page 7, in the office of the Chancery Clerk of DeSoto County, Mississippi

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substituted Trustee.

WITNESS my signature, on this 25th day of May, 2012.

O. B. Bridgforth

Substitute Trustee

PREPARED BY: D. B. Bridgforth, MSB #4547 5293 Getwell Road Southaven, MS 38672

PUBLISH: May 29, June 5 and June 12, 2012.

WHEREAS, on the 29th day of August 2003, a Deed of Trust was executed by **Ben W**. **Smith and Gail M**. **Smith**, to Thomas F. Baker, IV as Trustee for First Tennessee Bank National Association, which Deed of Trust is recorded in the Office of the Chancery Clerk of DeSoto County, in Hernando, Mississippi, in Book 1819, Page 212, and

WHEREAS, under the terms of said Deed of Trust First Tennessee Bank National Association is authorized to appoint a trustee in the place and stead of the original trustee named in said Deed of Trust or in place of any succeeding trustee.

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted D. B. Bridgforth as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3,441 at Page 304 thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, D. B. Bridgforth, Substituted Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11:00 o'clock a.m. and 4:00 o'clock p.m.), at the east front door of the County Courthouse of DeSoto County, Mississippi, on Tuesday, June 19, 2012, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 2B, Division of Lot 2 Rayburn 2-Lot Subdivision, situated in Section 31, Township 1 South, Range 7 West, City of Southaven, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 56, Page 42, in the office of the Chancery Clerk of DeSoto County, Mississippi

1 6-19-12

ALSO; A 30' non-exclusive Ingress and Egress Easement across existing roadway located on Lot 2A, Division of Lot 2, Rayburn 2-Lot Subdivision, as recorded in Plat Book 56, Page 42, in the office of the Chancery Clerk of DeSoto County, Mississippi; together with the right of Grantees to alter the curb as necessary to extend said drive to the south. Grantor shall be responsible for maintenance of said roadway located on Lot 2A.

NOTE: Lot 2B was subsequently re-subdivided by plat recorded in Plat Book 104, Page 25 in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substituted Trustee.

WITNESS my signature, on this 25th day of May, 2012.

D. B. Bridgforth

Substitute Trustee

PREPARED BY: D. B. Bridgforth, MSB #4547 5293 Getwell Road Southaven, MS 38672

PUBLISH: May 29, June 5 and June 12, 2012.

WHEREAS, on the 26th day of September 2002, a Deed of Trust was executed by **Ben**W. Smith and wife Gail Smith, to Thomas F. Baker, IV as Trustee for First Tennessee Bank

National Association, which Deed of Trust is recorded in the Office of the Chancery Clerk of

DeSoto County, in Hernando, Mississippi, in Book 1572, Page 577, and modified by instruments

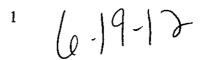
appearing of record in Book 2,889, Page 646 and in Book 2,998, Page 337; and

WHEREAS, under the terms of said Deed of Trust First Tennessee Bank National Association is authorized to appoint a trustee in the place and stead of the original trustee named in said Deed of Trust or in place of any succeeding trustee.

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted D. B. Bridgforth as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3,441 at Page 303 thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, D. B. Bridgforth, Substituted Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11:00 o'clock a.m. and 4:00 o'clock p.m.), at the east front door of the County Courthouse of DeSoto County, Mississippi, on Tuesday, June 19, 2012, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 1-B, Justice Subdivision, located in Section 30, Township 1 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 71, Page 45, in the office of the Chancery Clerk of DeSoto County, Mississippi.



Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substituted Trustee.

WITNESS my signature, on this 25th day of May, 2012.

PREPARED BY: D. B. Bridgforth, MSB #4547 5293 Getwell Road Southaven, MS 38672

May 29, June 5 and June 12, 2012. PUBLISH:

WHEREAS, on the 8th day of November, 2004, Michael J. Seale, a single person, executed a Deed of Trust to Ashley Young, Trustee for the use and benefit of National City Mortgage Co., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2106 at Page 34 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3433 at Page 763, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 19th day of June, 2012, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 83, Section B, Magnolia Gardens Subdivision (PUD), 1st Addition, located in Section 34, Township 1 South, Range 6 West, DeSoto County, Mississippi, as recorded in Plat Book 43, Page 5, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 22nd day of M

May, 2012.

BRADLEY P. JONES SUBSTITUTE TRUSTEE

Le-19-12

PREPARED BY:

ADAMS & EDENS

POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508 A&E File #12-00976

PUBLISH: 05/29/2012, 06/05/2012, 06/12/2012

A&E #12-00976

2

WHEREAS, on the 17th day of September, 2009, Cynthia Walraven and Donald Walraven, Wife and Husband, executed a Deed of Trust to Recontrust Company, N.A., Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 3085 at Page 142 thereof; and

WHEREAS, said Deed of Trust was assigned to Bank of America, N.A. successor by merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3357 at Page 54 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3436 at Page 607, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 19th day of June, 2012, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 344, Section F, Parcel 7, Central Park Neighborhood, PUD, situated in Section 29, Township 1 South, Range 7 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 82, Page 41, in the office of the Chancery Clerk of DeSoto County, MS.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 22nd day of May, 2012.

BRADLEY P. JONES
SUBSTITUTE TRUSTEE

6-19-12

A&E #12-01323

1

PREPARED BY:

ADAMS & EDENS

POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508 A&E File #12-01323

PUBLISH: 05/29/2012, 06/05/2012, 06/12/2012

WHEREAS, on the 24th day of September, 2004, James Smith and Rita Smith, Husband and Wife, executed a Deed of Trust to Kathryn L. Harris, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2081 at Page 124 thereof; and

WHEREAS, said Deed of Trust was assigned to Citimortgage, Inc., by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3433 at Page 757 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3433 at Page 761, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 19th day of June, 2012, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 161, Section C, Parcel 6, Central Park Neighborhood, situated in Section 29, Township 1 South, Range 7 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 74, Page 36, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 22nd day of May, 2012.

BRADLEY P. JONES

SUBSCITUTE TRUSTER

6-19-12

PREPARED BY:

ADAMS & EDENS

POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508 A&E File #11-03637

PUBLISH: 05/29/2012, 06/05/2012, 06/12/2012

WHEREAS, on September 20, 2007, David G. Holley and Penny M. Holley, husband and wife, executed a certain deed of trust to Gilder, Howell, & Associates, P.A., Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., (MERS), solely as nominee for Heartland Bank, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2795 at Page 135; and

WHEREAS, said Deed of Trust was subsequently assigned to PennyMac Mortgage Investment Trust Holdings I, LLC by instrument dated March 29, 2012 and recorded in Book 3425 at Page 583 of the aforesaid Chancery Clerk's office; and

WHEREAS, PennyMac Mortgage Investment Trust Holdings I, LLC has heretofore substituted J. Gary Massey as Trustee by instrument dated April 27, 2012 and recorded in the aforesaid Chancery Clerk's Office in Book 3439 at Page 461; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, PennyMac Mortgage Investment Trust Holdings I, LLC, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on June 19, 2012 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

All that certain lot or parcel of land situated in the County of DeSoto, State of Mississippi, and being more particularly described as follows:

Lot 11, Metts Subdivision, located in Section 26, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 19, Pages 5-7, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 23rd day of May, 2012.

J. Gary Massey

SUBSTITUTED TRUSTEE

Shapiro & Massey, L.L.C. 1910 Lakeland Drive Suite B Jackson, MS 39216 (601)981-9299

4633 Douglas Drive Olive Branch, MS 38654 12-004612DT

Publication Dates: May 29, June 5 and June 12, 2012 (e-19-12.

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 31st day of August, 2009, Matt Nichols and wife, Marianne Nichols, as tenants by the entirety with full rights of survivorship and not as tenants in common, executed and delivered a certain Deed of Trust unto Jeffrey Wagner, Trustee for Wells Fargo Bank, NA, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3076 at Page 216; and

WHEREAS, the deed of trust appearing in Book 2519 at Page 94 of the DeSoto County Chancery Clerk's land records was subordinated to that deed of trust appearing in the aforesaid land records in Book 3076 at Page 216 by subordination agreement appearing in the same land records in DK T Book 3126 at Page 451; and

WHEREAS, on the 3rd day of October, 2011, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3351 at Page 754; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 19th day of June, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

The following described property:

Lots 58, Evening Shade located in Section 22 and 23, Township 2 South, Range 6 West, DeSoto County, Mississippi as recorded in plat book 65, pages 47-51, in the office of the Chancery Clerk of DeSoto County, Mississippi.

10-19-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 2nd day of May, 2012.

Sean A. Southern Substitute Trustee 2309 Oliver Road

Monroe, LA 71201 (318) 330-9020

FM/F11-1600

SUBSTITUTE TRUSTEE'S NOTICE OF SALE 6/01/12 12:27:56 DESOTO COUNTY, MS

WHEREAS, on the 16th day of January, 2009, Christopher A. Jenkins and Angela M. executed a Deed of Trust to Tru Jenkins, executed a Deed of Trust to Transtar National Title, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2985 at Page 283 thereof; and

WHEREAS, said Deed of Trust was assigned to Citimortgage, Inc., by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3433 at Page 751 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3433 at Page 755, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 19th day of June, 2012, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

All that certain parcel of land situate in the City of Southaven, County of Desoto and State of Mississippi bounded and described as follows: Lot 140, Section E, Lakes of Nicholas Subdivision, in Section 17, Township 2 South, Range 7 West, in Desoto County, Mississippi, as shown in plat of record in Plat Book 92, Page 23 and 24 in the Clerk's office of Desoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 21st day of May, 2012.

10-19-12

PREPARED BY: ADAMS & EDENS

POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508 A&E File #12-00230

PUBLISH: 05/29/2012, 06/05/2012, 06/12/2012

WHEREAS, on the 27th day of January, 2010, Trinae McDaniel, executed a Deed of Trust to Adelita A. Shubert, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 3133 at Page 490 thereof; and

WHEREAS, said Deed of Trust was assigned to Flagstar Bank, FSB, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3427 at Page 741 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3433 at Page 767, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 19th day of June, 2012, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 182, Section "E", Henry's Plantation Subdivision, located in Section 22, Township 1 South, Range 6 West, DeSoto County, Mississippi as recorded in Plat Book 87, Page 12, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 21st day of May, 2012.

BKADKEY FJONES SUBSTITUTE TRUSTEF

(0-19-12

PREPARED BY:

ADAMS & EDENS

POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508 A&E File #12-00160

PUBLISH: 05/29/2012, 06/05/2012, 06/12/2012

WHEREAS, on the 24th day of March, 2005, Raymond Pritchard III and Adrian D. Pritchard, Husband and Wife, executed a Deed of Trust to Ashley Young, Trustee for the use and benefit of National City Mortgage a division of National City Bank of Indiana, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2191 at Page 632 thereof; and

WHEREAS, the property described in said deed of trust was conveyed to Raymond Pritchard, III by Instrument, on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 517 at Page 481 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3433 at Page 765, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 19th day of June, 2012, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 107, Section B, Magnolia Lakes Subdivision, as situated in Section 35, Township 1 South, Range 6 West, as shown by plat of record in Plat Book 63, Pages 18-19, Chancery Clerk's Office for Desoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 21st day of May, 2012.

BRADLEY P. JONES SUBSTITUTE TRUSTEE

(e-19-12

PREPARED BY:

ADAMS & EDENS

POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508 A&E File #11-02607

PUBLISH: 05/29/2012, 06/05/2012, 06/12/2012

WHEREAS, on the 14th day of August, 2007, Leo P. Meyers and Judith M. Meyers, executed a Deed of Trust to CTC Real Estate Services, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2776 at Page 263 thereof; and

WHEREAS, said Deed of Trust was assigned to Bank of America, N.A. successor by merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3364 at Page 317 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3436 at Page 605, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 19th day of June, 2012, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 145, Section D, Fairhaven Estates Subdivision, situated in Section 2 and 3, Township 2 South, Range 6 West, as shown on plat of record in Plat Book 69, Page 35 in the Chancery Clerk's Office of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 21st day of May, 2012.

BRADLEY P. JONES
SUBSTITUTE TRUSTEE

10-19-12

PREPARED BY: ADAMS & EDENS

POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508 A&E File #11-04577

PUBLISH: 05/29/2012, 06/05/2012, 06/12/2012

WHEREAS, on September 20, 2007, David G. Holley and Penny M. Holley, husband and wife, executed a certain deed of trust to Gilder, Howell, & Associates, P.A., Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., (MERS), solely as nominee for Heartland Bank which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2795 at Page 135; and

WHEREAS, said Deed of Trust was subsequently assigned to PennyMac Mortgage Investment Trust Holdings I, LLC by instrument dated March 29, 2012 and recorded in Book 3425 at Page 583 of the aforesaid Chancery Clerk's office; and

WHEREAS, PennyMac Mortgage Investment Trust Holdings I, LLC has heretofore substituted J. Gary Massey as Trustee by instrument dated April 27, 2012 and recorded in the aforesaid Chancery Clerk's Office in Book 3439 at Page 461; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, PennyMac Mortgage Investment Trust Holdings I, LLC, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on June 19, 2012 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

All that certain lot or parcel of land situated in the County of DeSoto, State of Mississippi, and being more particularly described as follows:

Lot 11, Metts Subdivision, located in Section 26, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 19, Pages 5-7, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 26th day of June, 2012.

J. Gary Massey

SUBSTITUTED TRUSTEE

Shapiro & Massey, L.L.C. 1910 Lakeland Drive Suite B Jackson, MS 39216 (601)981-9299

4633 Douglas Drive Olive Branch, MS 38654 12-004612BE

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